

Information to identify the case:

Debtor 1	Thomas Porter	Social Security number or ITIN	xxx-xx-8588
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23009-TPA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Thomas Porter

7/16/18

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Thomas Porter
 Debtor

Case No. 16-23009-TPA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: amaz
 Form ID: 318

Page 1 of 2
 Total Noticed: 25

Date Rcvd: Jul 16, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 18, 2018.

db +Thomas Porter, 258 Mushrush Road, Butler, PA 16002-0636
 cr +Wilmington Savings Fund Society, FSB, as trustee o, Aldridge Pite, LLP, P.O. Box 17933,
 4375 Jutland Drive, Suite 200, San Diego, CA 92117-3600
 14341670 CitiFinancial Servicing LLC, P.O. Box 6043, Sioux Falls, SD 57117-6043
 14275027 +Citifinancial, PO Box 9001037, Louisville, KY 40290-1037
 14275026 Citifinancial, 2784 E. Market Street, York, PA 17402
 14275029 +First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
 14275030 Frances Meyers, 188 Hienz Road, Slippery Rock, PA 16057
 14275031 #+Northwest Consumer Discount Co., PO Box 789, Butler, PA 16003-0789
 14275033 +Paul McBride, 319 Holiday Drive, Pittsburgh, PA 15237-2024
 14751426 +Wilmington Savings Fund Society, Carrington Mortgage Services, LLC,
 1600 South Douglass Road, Anaheim, CA 92806-5948
 14726441 +Wilmington Savings Fund Society, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200,
 P.O. Box 17933, San Diego, CA 92177-7921

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: BRCCRAWFORD.COM Jul 17 2018 05:48:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
 P.O. Box 355, Allison Park, PA 15101-0355

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 17 2018 02:11:52 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946
 cr +EDI: PRA.COM Jul 17 2018 05:48:00 PRA Receivables Management, LLC, PO Box 41067,
 Norfolk, VA 23541-1067
 14284888 EDI: GMACFS.COM Jul 17 2018 05:48:00 Ally Financial, PO Box 130424,
 Roseville MN 55113-0004
 14275025 +EDI: GMACFS.COM Jul 17 2018 05:48:00 Ally Financial, PO Box 380901,
 Minneapolis, MN 55438-0901
 14275028 EDI: DISCOVER.COM Jul 17 2018 05:48:00 Discover Card, PO Box 15316,
 Wilmington, DE 19850
 14278578 EDI: DISCOVER.COM Jul 17 2018 05:48:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14322487 EDI: RESURGENT.COM Jul 17 2018 05:58:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 14311112 +EDI: AGFINANCE.COM Jul 17 2018 05:48:00 ONEMAIN, 605 MUNN ROAD, FT. MILL, SC 29715-8421
 14275032 +EDI: AGFINANCE.COM Jul 17 2018 05:48:00 One Main Financial, 110 Point Plaza,
 Butler, PA 16001-2540
 14381566 E-mail/Text: peritus@ebn.phinsolutions.com Jul 17 2018 02:12:34
 PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, Irving, Tx 75014-1419
 14691674 EDI: PRA.COM Jul 17 2018 05:48:00 Portfolio Recovery Associates, LLC, PO Box 41067,
 Norfolk, VA 23541
 14275034 +EDI: USAA.COM Jul 17 2018 05:48:00 USAA, PO Box 659464, San Antonio, TX 78265-9464
 14339114 +E-mail/Text: bncmail@w-legal.com Jul 17 2018 02:12:09 USAA SAVINGS BANK,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ally Financial
 aty* +Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355
 cr* PERITUS PORTFOLIO SERVICES II, LLC, PO BOX 141419, IRVING, TX 75014-1419
 TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2018

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: amaz
Form ID: 318

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Total Noticed: 25

Date Rcvd: Jul 16, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2018 at the address(es) listed below:

Brett A. Solomon on behalf of Creditor Ally Financial bsolomon@tuckerlaw.com,
agilbert@tuckerlaw.com;cabbott@tuckerlaw.com;dparanay@tuckerlaw.com
James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, as trustee of
Stanwich Mortgage Loan Trust A bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Rosemary C. Crawford on behalf of Trustee Rosemary C. Crawford crawfordmcdonald@aol.com,
PA68@ecfcbis.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com
Samuel M. DiFatta on behalf of Debtor Thomas Porter difattal015@comcast.net,
richard.gainey@comcast.net

TOTAL: 6